

**GRAY, RUST, ST. AMAND, MOFFETT & BRIESKE, L.L.P.**

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September 6, 2018

**Via email – rory@montlick.com**

Mr. Rory S. Chumley  
Montlick & Associates  
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Atlanta, GA 30329

**Via email – jfw@jwitcher.com**

Mr. Jack F. Witcher  
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**Via email – lenda@glendamitchelllawfirm.com**

Ms. Glenda Mitchell  
Glenda Mitchell Law Firm  
807 North Tennessee Street, Suite 104  
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**Via email – matt@hagen-law.com**

Mr. Matthew Hagen  
Hagen Rosskopf  
119 North McDonough Street  
Decatur, Georgia 30030

RE: Insured: Shannon Hartfield  
Date of Loss: July 27, 2018  
National General Claim No. 3433126

All:

I have been retained by Direct General Insurance Company to assist in the resolution of all claims arising out of an automobile accident occurring on July 27, 2018 in Bartow County, Georgia. The following persons have been identified as having potential claims arising out of the above-referenced accident:

Nancy Evans  
Andrew Evans  
Richie Willis  
Shannon K. Justus, individually and as parent and natural guardian of William Justus and Drake Justus

Direct General has agreed to tender its “per accident” liability limits of \$50,000.00 among the bodily injury claimants and in an effort to be fair to all claimants and to its insured, would like the available limits to be allocated between all claimants based upon their relative injuries and damages.

In order to fairly address the interests of all claimants, Direct General is asking representatives of all interested parties to attend a global settlement conference to determine a fair allocation of Direct General’s \$50,000.00 limits that is acceptable to all. The settlement conference

**EXHIBIT  
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**CE0000 1826**

September 6, 2018

Page 2

will take place at **10:00 a.m. on Monday, October 8, 2018** at the offices of Gray, Rust, St. Amand, Moffett & Brieske, LLP.

Direct General requests that in advance of the settlement conference, all parties identify potentially applicable UM carriers and available limits to make sure that such other available limits are taken into consideration in allocating the liability limits. I would also ask that all claimants identify all known existing and potential liens so that we can ensure that any settlement resolves all such lien issues. Direct General will also need the social security numbers and date of birth for all claimants to comply with the mandatory Medicare reporting guidelines.

With respect to the wrongful death claims, Direct General will need verification that the decedents' surviving family members are the proper and only proper parties bringing those claims and will also need to know who will be acting as administrator(s) or executor(s) of the estates to ensure that the claims for pain and suffering, medical expenses, funeral and burial expenses are being addressed.

It is Direct General's desire that any settlement be a complete resolution of all claims and includes UM claims (to the extent possible) and outstanding or potential liens (hospital and others). Accordingly, we would prefer to identify and invite the participation of any and all other interested persons or entities, including the claimants' uninsured motorist carriers and potential lien claimants.

Again, I greatly appreciate your taking the time to consider this proposal to reach a fair and timely resolution of your claims. Once you have had an opportunity to review this letter, please feel free to contact me with questions or concerns.

Very truly yours,

*/s/Michael D. St. Amand*

Michael D. St. Amand

cc: Jeanna Matoy

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